

REAL ESTATE EDUCATION THROUGHOUT AUSTRALIA: ARE THE FIELDS OF KNOWLEDGE IN A DIPLOMA QUALIFICATION MORE ADVANTAGEOUS THAN A CERTIFICATE IV QUALIFICATION?

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Abstract

In Australia, property education is offered through a variety of educational institutions which includes colleges, registered training organisations and universities. Varying aspects of compulsory specialised fields of knowledge are usually accompanied by formal licensing requirements and professional membership. The property sector is vast, with many specialised occupations such as real estate agency, valuation, and strata managers. In addition, each state and territory within Australia has a range of regulatory bodies to oversee consumer protection and the distinct licenses and educational requirements that comprise their regimes. However, there is very little research in the Australian literature where a contextual analysis has been undertaken to compare the minimum educational requirements within each jurisdiction. Furthermore, the varying qualifications mandated range from a Certificate IV qualification to a Diploma level achievement. This lack of consistency with educational standards and qualification requirements is counter-productive for labour mobility throughout Australia. It is argued that a uniform model of education within Australia's real estate licensing regime, at the level of a Diploma qualification, will ensure consistency with optimum knowledge and standards for the real estate industry.

Keywords: Certificate IV, diploma, education, qualifications.

1 INTRODUCTION

Property education in Australia, for the real estate professional, is regulated under the auspices of individual state and territory *Fair Trading Offices*. For instance, in New South Wales, the Property Stock and Business Agents Act 2002 and the Regulations (Property Act) mandate the minimum educational modules for licensing. Depending on the additional modules undertaken, the qualification attained can range from a Certificate IV to a Diploma level. The real estate professional which is governed by this Property Act includes real estate agents, business agents, auctioneers, salespeople, property managers and strata managers.

The compulsory education includes the core learning modules, depending on the specialist stream the person wishes to obtain for licensing e.g. real estate agent or auctioneer; and this is then accompanied with the requirement for annual Continuing Professional Development (CPD). There are various educational institutions across Australia which provides courses for the real estate agent, and this includes government colleges, registered training organisations, and universities, however this does vary across Australia.

To assist with the formation of suitable subject content for real estate courses, National Training Packages (NTP) are developed in conjunction with industry and an extensive national consultation process. The national Industry Skills Council (ISC) is responsible for the co-ordination, development and review process for all the national training packages.

The qualifications available through the completion of modules within the NTP, can range from a Certificate II to an Advanced Diploma level. Each level of qualification has differing requirements for course content and hours of delivery. Depending on the jurisdiction within Australia, the minimum acceptable qualification for a real estate agent is a Certificate IV or above. The Certificate II and III qualifications serve as an exit point for students, however, this is not promoted in the real estate courses, since these two qualifications do not provide an opportunity for recognition when applying for a licence. Generally, Certificate II and Certificate III qualifications provide the student with an overview of the industry, and an opportunity to proceed to a higher qualification and a more advanced understanding of the industry. Depending on the job description and responsibility and the desired career pathway, the training packages are designed to provide flexibility and appropriate exit points.

Initially government colleges and private Registered Training Organisations (RTOs) were able to develop their own course and syllabus and submit this to Fair Trading for approval. However, in 2005, the first national training package for the real estate industry was introduced, with a focus on recognition of prior learning (RPL), and the application of competency based assessments. Therefore, this could include on-the-job learning and assessment and the minimisation of the traditional classroom environment. The individual Fair Trading Offices within the various states and territories, nominated compulsory modules from the national training package, to satisfy the minimum educational requirement for real estate licensing.

Unfortunately this individual selection of modules led to inconsistencies with educational requirements from the different states and territories and contributed to unnecessary complexities for licensed property professionals to travel and work across Australia. For instance, a person licensed in New South Wales, would need to apply for a licence in Queensland, if they were to carry on the activities of a real estate agent in Queensland. Whilst there is provision for a mutual recognition of licences across Australia, it is still necessary to apply for each licence in each different jurisdiction, and the minimum educational requirements and conditions will need to be met for each licence application.

Therefore to understand the varying educational requirements for the property professional across Australia, an analysis of the minimum standards for education and knowledge within each jurisdiction is undertaken. This information is then compared across Australia to determine the extent of the differences between each jurisdiction. The need for a comparative analysis on the educational requirements for the property professional, across Australia, identifies gaps in the Australian literature. It is argued that a uniform model of education within Australia's real estate licensing regime, at the level of a Diploma qualification, rather than a Certificate IV, will ensure consistency with optimum knowledge and standards for the real estate industry.

2 LITERATURE REVIEW

Generally, a real estate agent has responsibility for the management of properties, which can relate to rental collection, and the selling of a property on behalf of their client. As mentioned earlier in the paper, formal education for licensing is a pre-requisite requirement, prior to carrying out these duties.

It is generally acknowledged that the purchase of a property for most people will be the largest asset transaction during their lifetime, and therefore the adequate management and process of the property transaction is a priority. In Australia, licensing for Real Estate Agents was introduced in the late 1960s and a few years later formal education requirements were mandated. Interestingly in the United Kingdom, real estate agents are not regulated with pre-entry qualifications and/or standards (Shears 2009). In contrast, the need for occupational licensing as a mechanism for consumer protection was noted many decades earlier. For instance, Cathcart and Graff (1978) acknowledged the need for occupational licensing for the protection of the public, explaining that in the absence of regulation, consumers would experience difficulty with identifying competent professionals. However, Mackie (1975) questioned the need for occupational licensing and argued that there should not be any unreasonably high admission standards. The importance of competency knowledge though was noted.

In another discussion, Rose (1979) acknowledged the traditional method of testing competence and stating that this could be a barrier to entry. This was in regards to a suggestion that exams were perhaps too onerous and were not justified by the level of detail required to pass. He also argued that was it the exam which was the determining factor, or was it the length of time of study of instruction or both? He concluded that educational institutions ultimately control the number of professionals completing their course, when there was a mandated entry requirement for licensing purposes.

There is a recognised link between education, service and knowledge linking competency standards. Issues such as ethics and governance are also interwoven within these requirements. Supporting research, for these themes includes Rudolph (1998) who acknowledged the benefits afforded with education to include a better standard of service and knowledge; similarly Oladokun & Olatoye (2011) identified the advancement relating to technical knowledge and familiarity with relevant property laws, as a bonus associated with compulsory education.

Kleiner (2006) questioned the growth of occupational licensing and the restrictive entry requirements and noted that prescribed educational requirements was the norm for many industries. He sought to suggest that the perception of quality would increase, and therefore this would provide the professional with the opportunity of demand in their services. Smith et.al. (2006) examined the

introduction of the National Training Packages (NTP) and training by enterprises in Australia. The development of competency standards has resulted with the introduction of a training agenda where all training is now competency-based. This has also coincided with the requirement for mutual recognition of licensing across Australia. However, private organizations have been reluctant to adopt NTP because all are trained to a similar level of competence and therefore does not address the different level of skills demanded by employers. In the last decade, many occupational licenses use NTP as the mandated framework for educational standards. Interestingly, Wheelehan and Carter, (2001) argued that NTP could result in poorer student learning outcomes.

Compulsory education is also evidenced internationally. For instance, in Nigeria compulsory education is considered an essential criterion to practice as a real estate professional. Research undertaken by Oladokun & Olatoye (2011) concluded that real estate professionals in Nigeria were well trained and equipped with sound technical knowledge and familiarity with the relevant property laws. The educational content was highlighted with an emphasis on in-depth course content and relevant knowledge. Likewise, the real estate market in New Zealand is considered to comprise a “more sophisticated, better-educated profile of vendors and purchasers” hence the demand for advanced real estate qualifications in New Zealand (Crews 2004).

The importance of course content was also noted by (Wells & Williams 2010) who undertook an analysis of real estate programs in America which offered accreditation in the business discipline. Whilst real estate was not considered a common body of knowledge, their research concluded that the majority of the programs offered, had adequate inclusion of real estate knowledge, if the students chose to undertake real estate as a career path. However, during the 1980s greedy profit making schools in America exploited the requirement of exams for occupational licensing and focused on training the students to pass the exams, rather than obtaining the necessary technical knowledge for a real estate career (Wellford et.al. 1984).

Mutual recognition licenses were discussed by Plimmer (2001), within the domain of the European Union. He suggested the introduction of threshold standards for academic and professional qualifications, plus a period of professional work experience. Whilst he recognised that each country would provide different professional education and training, he suggested that it was important to consider the qualifications which were gained from other countries. In other words, he argued that the quality of the outcome, which was measured against objective national criteria, was more important than testing the processes used by other countries for gaining registration.

In conclusion, literature suggests the need for relevant education entry requirements for occupational licensing, although research into the level of qualification attained, has not been considered, rather the focus appears to be on the course content and consumer driven needs.

3 RESEARCH METHODOLOGY AND LIMITATIONS

The aim of this research paper is to undertake a contextual analysis of the minimum educational requirements within each jurisdiction of Australia. Issues raised earlier in this paper include the varying qualifications mandated and the restriction of labour mobility due to differing licensing requirements throughout Australia. Therefore, these issues lead to the following research questions requiring further consideration:

1. The diploma qualification is at a higher level than a Certificate IV. Is there any justification to recommend occupational licensing applicants must attain the diploma level qualification?
2. Is each jurisdiction within Australia justified with their nomination of compulsory modules for the minimum educational standards for the property professional?
3. Is there any rationalization to introduction a uniform model of real estate education throughout Australia?

The first stage of the research was to identify the course content in the NTP for real estate licensing, and secondly to undertake a contextual analysis of the minimum educational requirements across each jurisdiction within Australia. For this purpose the relevant legislation mandating the modules to be undertaken is also identified and compared. A matrix was developed linking the common modules across Australia, and also identifying any major differences with course content.

A limitation of the research was identified with regards to licence categories. Across Australia, there are varying licence categories for real estate agents, auctioneers, business agents, property managers and strata managers. Therefore, for the purpose of simplicity and a common category for

the analysis, the research was limited to the major category of a real estate agents licence. It was considered beyond the scope of this paper to address all streams of licence categories.

The next stage of the research compared the differences between a Certificate IV qualification v. a Diploma qualification. This information was then tabulated and compared to the matrix developed for the educational requirements across Australia. The results and any variances are discussed in this paper. The results for both stages are then compared and discussed.

4 DISCUSSION AND ANALYSIS

The standards for educational qualifications in Australia, are administered by the Australian Government Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education (AGD). The states and territories provide assistance and input via the Standing Council of Tertiary Education Skills and Employment. Therefore, for the purpose of providing minimum criteria to identify the various certificates and diplomas levels, the Australia Qualifications Framework (AQF) was established in 1995. For instance, a diploma qualification is generally studied between one to 2 years full time, with the graduates expected to have specialised knowledge and skills. In comparison, a Certificate IV is generally completed within 6 months full time study, and graduates will possess theoretical and practical knowledge and skills. Furthermore, the AQF, includes 10 levels of qualifications which extends to higher education courses, thus providing consistency from the vocational studies through to undergraduate and postgraduate courses throughout Australia (ADITC).

The NTP, which were introduced in the early 2000s, explain the level of qualification available, and industry standard competencies required for each learning outcome within the modules in the NTP. The notion for the NTP was to provide one qualification throughout Australia. However, to date this has not occurred, because each state and territory within Australia, sets their own minimum educational requirements, i.e. modules are selected from the NTP and identified as required educational fields of knowledge in order to obtain a real estate agents licence. Although for each jurisdiction, an advantage of the NTP is the formal recognition from industry and the validation of the course content.

Listed below in table 1, is a comprehensive code and title of relevant modules identified in the current Property Services NTP. Whilst some of the modules are specialist fields of knowledge, for example auction and strata management topics, the NTP has been designed to provide relevant fields of knowledge for the different categories of licenses that are relevant to the various jurisdictions.

TABLE 1: NATIONAL TRAINING PACKAGE- Property Services Training Package CPP07.

CODE	TITLE
BSBCMM401A	Make a presentation
BSBHRM402A	Recruit, select and induct staff
BSBITS401A	Maintain business technology
BSBLED401A	Develop teams and individuals
BSBRKG304B	Maintain business records
BSBSMB404A	Undertake small business planning
BSBSMB406A	Manage small business finances
BSBWOR402A	Promote team effectiveness
CPPDSM3008A	Maintain and protect condition of managed properties
CPPDSM3017A	Work in the strata/community management sector
CPPDSM4001A	Act as a buyer's agent
CPPDSM4002A	Apply knowledge of state or territory legislative and regulatory framework to complete agency work
CPPDSM4003A	Appraise property
CPPDSM4004A	Conduct auction
CPPDSM4005A	Establish and build client-agency relationships
CPPDSM4006A	Establish and manage agency trust accounts
CPPDSM4007A	Identify legal and ethical requirements of property management to complete agency work
CPPDSM4008A	Identify legal and ethical requirements of property sales to complete agency work
CPPDSM4009B	Interpret legislation to complete agency work
CPPDSM4010A	Lease property
CPPDSM4011A	List property for lease
CPPDSM4012A	List property for sale

CPPDSM4013A	Market property for lease
CPPDSM4014A	Market property for sale
CPPDSM4015B	Minimise agency and consumer risk
CPPDSM4016A	Monitor and manage lease or tenancy agreement
CPPDSM4017A	Negotiate effectively in property transactions
CPPDSM4018A	Prepare and present property reports
CPPDSM4019A	Prepare for auction and complete sale
CPPDSM4020A	Present at tribunals
CPPDSM4021A	Sell and finalise sale of rural property by private treaty
CPPDSM4022A	Sell and finalise the sale of property by private treaty
CPPDSM4023A	Act as a tenant's agent
CPPDSM4029A	Appraise business
CPPDSM4030A	Appraise rural property
CPPDSM4033A	Assess and value goods, chattels, plant and equipment
CPPDSM4034A	Assess and implement strata/community management agreement
CPPDSM4036A	Broker sale of industrial, commercial and retail property
CPPDSM4038A	Conduct goods, chattels or equipment clearing sale or auction
CPPDSM4040A	Contribute to life cycle maintenance strategy
CPPDSM4041A	Contribute to development of a tenancy mix strategy
CPPDSM4043A	Coordinate fit-out of property and facilities
CPPDSM4045A	Facilitate meetings in the property industry
CPPDSM4046A	Manage tenancy disputes
CPPDSM4049A	Implement maintenance plan for managed properties
CPPDSM4050A	Lease industrial, commercial and retail property
CPPDSM4051A	Lease rural property
CPPDSM4053A	List business for sale
CPPDSM4056A	Manage conflict and disputes in the property industry
CPPDSM4057A	Monitor a safe workplace in the property industry
CPPDSM4058A	Monitor service requirements in the property industry
CPPDSM4059A	Monitor space use in the property industry
CPPDSM4060A	Negotiate a sale and manage sale to completion or settlement
CPPDSM4061A	Obtain prospects for listing
CPPDSM4062A	Occupy space
CPPDSM4069A	Promote and market listed business
CPPDSM4074A	Select and appoint contractors in the property industry
CPPDSM4078A	Sell rural property by tender
CPPDSM4079A	Work in the business broking sector
CPPDSM4080A	Work in the real estate industry
CPPDSM5009A	Coordinate risk management system in the property industry
CPPDSM5012A	Develop a strategic business plan in the real estate industry
CPPDSM5018A	Ensure a safe workplace in the property industry
CPPDSM5032A	Market the agency
CPPDSM5020A	Manage and monitor effective client service in the real estate industry
BSBFLM505A or BSBMGT515A	Manage operational plan
BSBMGT502A or BSBMGT502B	Manage people performance
BSBMGT504A or BSBFIM501A	Manage budgets and financial plans
BSBMGT506A or BSBHRM402A	Recruit, select and induct staff

Source: Extract, Property Services National Training Package.

Generally, the modules listed above in Table 1, which commence with CPP, are the specifically developed modules in the Property Services NTP. The remaining modules are borrowed from other NTP, and transferred into the Property Services NTP as required. Therefore, if a generic module is currently existing elsewhere, this module is duplicated which in turn eliminates unnecessary subject development.

Earlier in this paper a limitation of the research identified the need for selecting a common category of licensing for the purpose of analyzing the educational requirements across Australia. To this end, the nominated category is the "real estate agents licence category" since this is the most applied category in real estate, across Australia. Generally this category will include the transactions for the selling, buying, and management of a property on behalf of others.

Therefore, below in Table 2, is a contextual analysis of the educational requirements for a real estate agents licence category across Australia. The analysis commences with identifying the minimum qualifications, for instance a Certificate IV or a Diploma. Interestingly, 4 jurisdictions have nominated the Certificate IV, whilst the remaining 4 jurisdictions mandate the Diploma. The first three states in Table 2, would generally have a larger number of real estate agents licences issued, and yet there is no requirement for a higher qualification.

TABLE 2 : NATIONAL TRAINING PACKAGE- Property Services Training Package CPP07.

CODE	NEW SOUTH WALES	QUEENSLAND	VICTORIA	SOUTH AUSTRALIA	WESTERN AUSTRALIA	TASMANIA	NORTHERN TERRITORY	CANBERRA
Minimum Qualification Required	Certificate IV	Certificate IV	Certificate IV	Diploma	Diploma	Diploma	Certificate IV	Diploma (minimum 18 modules)
BSBLED401A	X							
BSBRKG304B	X							
BSBSMB406A	X	X						
CPPDSM4003A	X	X		X				
CPPDSM4004A	* X or							
CPPDSM4005A	X	X				X		
CPPDSM4006A	X	X		X				
CPPDSM4007A	X	X		X				
CPPDSM4008A	X	X		X				
CPPDSM4009A or B	X (A or B)	X (B)		X (A)				
CPPDSM4010A	X	X		X				
CPPDSM4011A	X	X		X				
CPPDSM4012A	X	X		X				
CPPDSM4013A	X	X		X				
CPPDSM4014A	X	X		X				
CPPDSM4015A or B	X (A or B)	X (B)		X (A)				
CPPDSM4016A	X	X		X				
CPPDSM4017A	X			X				
CPPDSM4018A		X		X				
CPPDSM4019A	X	X		X				
CPPDSM4020A	* X or							
CPPDSM4022A	X	X		X				
CPPDSM4046A		X						
CPPDSM4049A	X							
CPPDSM4056A	X							
CPPDSM4079A				X				
CPPDSM4080A	X	X		X				
CPPDSM5009A						X		
CPPDSM5012A				X		X		
CPPDSM5018A						X		
CPPDSM5032A				X				
BSBFLM505A or BSBMGT515A				X		X (505)		
BSBMGT502A or BSBMGT502B				X		X (502A)		
BSBMGT504A or BSBFIM501A				X		X (501A)		
BSBMGT506A or BSBHRM402A				X		X (506A)		
Electives	X (1)		** As Prescribed	X (2)	*** As Prescribed	*** As Prescribed	**** As Prescribed	****As Prescribed

Source: Author - Legislation applicable for each jurisdiction.

**Certificate IV.

***Diploma in Property (Real Estate) OR Diploma of Property Services (Agency Management) CPP50307.

**** Requires completion of 24 units of competency approved by the Agents Licensing Board under CPP40307 – Certificate IV in Property Services (Real Estate).

****Requires completion of 6 core units, 4 common units and 8 electives listed from CPP07.

Therefore, the analysis above in Table 2, has identified the differences with educational requirements across Australia. For instance New South Wales, Queensland and South Australia have specific modules selected from the Property Services NTP; whereas the remaining jurisdictions have

nominated the prescribed modules from the Certificate IV or Diploma embedded in the Property Services NTP, and in some instances borrowed generic modules from other NTP. Whilst this analysis did not indicate any major missing fields of knowledge, the variance of modules selected contributes to the complexity of a mobile work force throughout Australia.

Indeed a comparison between Table 1 and Table 2 signifies an overview of the major fields of knowledge adequately covered across all jurisdictions. Therefore, the question arises why there is no consistency with the modules selected for the category of a real estate agents licence. A further consideration, being the final part of this research is to determine whether the category of Certificate IV or Diploma is the best minimum qualification for licensing. Therefore, for this purpose, table 3 below identifies the characteristics between these two qualifications. A major difference, which relates to the purpose of the two qualifications, is the application of knowledge and skills. The Certificate IV is at a very broad level of application, whilst the Diploma requires the application of *integrated* technical and theoretical concepts.

TABLE 3: VARIANCES BETWEEN A CERTIFICATE IV AND A DIPLOMA.

DESCRIPTOR	CERTIFICATE IV	DIPLOMA
PURPOSE	Apply a broad range of specialized knowledge and skills	Apply integrated technical and theoretical concepts
KNOWLEDGE	Broad factual, technical and theoretical knowledge	Technical and theoretical knowledge with depth in some areas
SKILLS	<ul style="list-style-type: none"> Cognitive skills to identify, analyse, compare and act on information cognitive, technical and communication skills to apply and communicate technical solutions of a non-routine or contingency nature to a defined range of predictable and unpredictable problems specialist technical skills to complete routine and non-routine tasks and functions communication skills to guide activities and provide technical advice in the area of work and learning 	<ul style="list-style-type: none"> cognitive and communication skills to identify, analyse, synthesise and act on information from a range of sources cognitive, technical and communication skills to analyse, plan, design and evaluate approaches to unpredictable problems and/or management requirements specialist technical and creative skills to express ideas and perspectives communication skills to transfer knowledge and specialised skills to others and demonstrate understanding of knowledge
TIME FRAME	6 months to 2 years	1 to 2 years
APPLICATION OF KNOWLEDGE AND SKILLS	Graduates at this level will apply knowledge and skills to demonstrate autonomy, judgement and limited responsibility in known or changing contexts and within established parameters	Graduates at this level will apply knowledge and skills to demonstrate autonomy, judgement and defined responsibility in known or changing contexts and within broad but established parameters

Source: Australian Qualification Framework and Author.

Another difference between the two qualifications, is the time frame for the duration of study, where the Certificate IV is generally completed within 6 months (although the AQF does allow up to 2 years), and the Diploma is set at a minimum of 1 year.

5 CONCLUSION

With regards to real estate education, this research paper set out to identify if the fields of knowledge in a Diploma are more advantageous than a Certificate IV. The contextual analysis identified the modules in the current Property Services NTP CPP07, and noted that a comparison of each jurisdiction across Australia mandated different modules and educational qualifications. Whilst there

was not one jurisdiction which was identical to the other, it was determined though, that adequate modules were selected for the real estate licence qualification (Table 1 and Table 2 comparison). Furthermore, a limitation of the research was the application of analyzing only the real estate licence category, as it was considered beyond the scope of the paper to articulate all licence categories, due to the varying approaches across Australia. A summary of the findings is as follows:

1. The Property Services NTP CPP07 contains comprehensive course content which is adequate for the fields of knowledge required as a real estate agent.
2. The nominated modules, within the NTP, by each jurisdiction is individualistic with very little commonality evident. However, it appears that due to the varying licence categories, some jurisdictions with only a few licence categories, will require a more comprehensive selection of modules, as opposed to their counterparts legislating additional licence categories, and therefore are able to prescribe minimum specific modules as required.
3. The lack of consistency with the educational requirements is counter-productive for labour mobility throughout Australia and it is recommended that a uniform system of licensing be adopted.
4. The varying approaches towards the minimum educational qualification for real estate licensing have not been justified in the contextual analysis. Whilst the research can acknowledge that the varying licence categories can contribute to the disparity of the modules listed, there was no data to support reasons for some jurisdictions selecting a Certificate IV as opposed to a Diploma.
5. Whilst modules in the Certificate IV and Diploma are common and therefore the fields of knowledge are identical in those modules, the AQF identifies the differences between these two qualifications. The highlighted difference being the application of knowledge and skills. The Certificate IV is a broad range approach, with the Diploma identified as an integrated approach with judgment and defined responsibility.
6. The research identified that Diploma qualifications incorporate more modules for course content, and whilst it appears that the minimum fields of knowledge exist in both qualifications, the added benefit of additional modules, would enhance the skill sets applicable to a real estate agents professional practice.

In conclusion the research recommends the adoption of a Diploma qualification for real estate licensing, and further research for the implementation of a uniform model of educational qualifications.

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Published by

International Association of Technology, Education and Development (IATED)
www.iated.org

ICERI2013 Proceedings

6th International Conference of Education, Research and Innovation
November 18th-20th, 2013 — Seville, Spain

Edited by

L. Gómez Chova, A. López Martínez, I. Candel Torres
International Association of Technology, Education and Development
IATED

ISBN: 978-84-616-3847-5

ISSN: 2340-1095

Depósito Legal: V- 2798-2013

Book cover designed by
J.L. Bernat

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Valencia, Nov 2013

PAPER ACCEPTANCE LETTER

This is a confirmation that the full papers entitled:

REAL ESTATE EDUCATION THROUGHOUT AUSTRALIA: ARE THE FIELDS OF KNOWLEDGE IN A DIPLOMA QUALIFICATION MORE ADVANTAGEOUS THAN A CERTIFICATE IV QUALIFICATION?

H. Antoniades

University of Technology Sydney (AUSTRALIA)

was peer reviewed and accepted in ICERI2013

Pages: 3688-3696

Publication year: 2013

ISBN: 978-84-616-3847-5

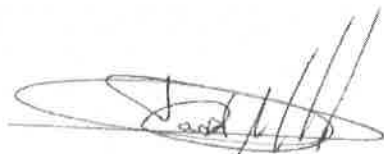
ISSN: 2340-1095

Name of event: ICERI2013 (6th International Conference of Education, Research and Innovation)

Dates: 18-20 November, 2013

Place: Seville (Spain)

Organising entity: IATED



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International Association of
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